

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): **Bruno A. Tarabocchia**
Sarah C. Tarabocchia

Case No: 15-31174

This plan, dated March 19, 2015, is:

- ☒ the *first* Chapter 13 plan filed in this case.
☐ a modified Plan, which replaces the
☐ confirmed or ☐ unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing. Objection due date: . Confirmation hearing is set for May 27, 2015 @ 11:10 a.m. in Courtroom 5000 at 701 E. Broad Street, Richmond, VA If no objections are timely filed, a confirmation hearing will NOT be held.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$240,418.64**
Total Non-Priority Unsecured Debt: **\$18,629.00**
Total Priority Debt: **\$0.00**
Total Secured Debt: **\$204,648.91**

1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$250.00 Monthly for 60 months**. Other payments to the Trustee are as follows: NONE. The total amount to be paid into the plan is \$ 15,000.00.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ 3,069.00 balance due of the total fee of \$ 5,000.00 concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
Chesterfield County - Business	Taxes and certain other debts	0.00	
Personal property Taxes		Disputed, Debtor was not in business	0 months
Commonwealth of VA-Tax	Taxes and certain other debts	0.00	
			0 months
Internal Revenue Service	Taxes and certain other debts	0.00	
			0 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.**

The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
-NONE-				

B. Real or Personal Property to be Surrendered.

Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
-NONE-	Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).		

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
Internal Revenue Service	Location: 9916 Loch Banif Road, North Chesterfield VA 23236	5,829.95	3%	31 months

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 10 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Argent Federal Credit	Location: 9916 Loch Banif Road, North Chesterfield VA 23236 Disputed Lien- Debt was paid	0.00	0.00	0%	0 months	
Capital One Auto Finance	2008 Chrysler 300 Touring 130,500 miles PAY DIRECT	340.00	750.00	0%	31 months	
Texas Guaranteed Loan	Educational - No Ch 13 payment	0.00	0.00	0%	0 months	
Texas Guaranteed Student Loan	Educational - No Ch 13 payment	0.00	0.00	0%	0 months	
Wells Fargo Bank Nv Na	Location: 9916 Loch Banif Road, North Chesterfield VA 23236	225.00	***See Plan Sec. 11 (5)	0%	0 months	
Wells Fargo Hm Mortgage	Location: 9916 Loch Banif Road, North Chesterfield VA 23236	1,328.00	***See Plan Sec. 11 (5)	0%	0 months	

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

6. Unexpired Leases and Executory Contracts. NONE

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.
- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

7. Liens Which Debtor(s) Seek to Avoid.

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
-NONE-			

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. Vesting of Property of the Estate. Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

10. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. Other provisions of this plan:

(1) Upon confirmation of this plan, priority creditors are granted relief from the automatic stay only to the extent necessary to offset any pre-petition tax refund due to the debtor against any pre-petition tax liability owed by the debtor.

(2) Debtor's attorney's fees to be paid as a priority claim.

(3) The trustee can extend the plan up to 60 months to pay properly filed claims in this matter.

(4) The debtor will not MODIFY THE DEED, SELL, REFINANCE, OR MODIFY THE MORTGAGE without an order from the court.

(5) Debtors will modify mortgage to pay arrears

*****Debtors acknowledges that there is a substantial mortgage arrearage owed to Wells Fargo that must be paid pursuant to 11 USC §1322 et. seq.**

The Debtors' plan proposes to pay the post-petition mortgage payments as they become due and to cure the actual arrearage per Mortgage company's proof of claim by modification of the mortgage on or before September 30, 2015.

In the alternative: If this Court has not entered a Loan Modification Order that provides for the payment of the mortgage arrears per Wells Fargo's Proof of claim, this plan shall dispose of this debt and the realty located herein in accordance with Section 3B of this plan and the security shall be surrendered. Per the provisions of Sec 3B the automatic stay pursuant to 11 USC §362 SHALL terminate to permit Wells Fargo to enforce the lien of its Deed of Trust.

Signatures:

Dated: February 18, 2015

/s/ Bruno A. Tarabocchia
Bruno A. Tarabocchia
Debtor

/s/ Pia J. North
Pia J. North 29672
Debtor's Attorney

/s/ Sarah C. Tarabocchia
Sarah C. Tarabocchia
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on March 19, 2015, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Pia J. North
Pia J. North 29672
Signature

5913 Harbour Park Drive
Midlothian, VA 23112
Address

(804) 739-3700
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

Fill in this information to identify your case:

Debtor 1 Bruno A. Tarabocchia

Debtor 2 Sarah C. Tarabocchia
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 15-31174
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form B 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

		Debtor 1	Debtor 2 or non-filing spouse
<p>1. Fill in your employment information.</p> <p>If you have more than one job, attach a separate page with information about additional employers.</p> <p>Include part-time, seasonal, or self-employed work.</p> <p>Occupation may include student or homemaker, if it applies.</p>	Employment status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not employed
	Occupation	<u>Sales</u>	
	Employer's name	<u>Hoffman & Hoffman Inc.</u>	
	Employer's address	<u>3816 Patterson St Greensboro, NC 27407</u>	
	How long employed there?	<u>November 2011</u>	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	\$ <u>8,000.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	+\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	\$ <u>8,000.00</u>	\$ <u>0.00</u>

Debtor 1 **Bruno A. Tarabocchia**
Debtor 2 **Sarah C. Tarabocchia**

Case number (if known) **15-31174**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 8,000.00	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,184.33	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 1,149.69	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: <u>Long term disability</u>	5h.+ \$ 70.40	+ \$ 0.00
<u>Short term disability</u>	\$ 40.98	\$ 0.00
<u>Supp life</u>	\$ 32.62	\$ 0.00
<u>Aflac insurance</u>	\$ 22.13	\$ 0.00
<u>Flexible spending account</u>	\$ 183.33	\$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 2,683.48	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 5,316.52	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: <u>NO Amortized tax refund -- Debtor owes IRS</u>	8h.+ \$ 0.01	+ \$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 0.01	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 5,316.53	+ \$ 0.00 = \$ 5,316.53
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in <i>Schedule J</i> . Specify: _____		
	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 5,316.53	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain: _____		

Fill in this information to identify your case:

Debtor 1 Bruno A. Tarabocchia

Debtor 2 Sarah C. Tarabocchia
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number 15-31174
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form B 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. Does Debtor 2 live in a separate household?
- ☒ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Do not state the dependents' names.

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

1/2001

☐ No
☒ Yes

Son

5/2002

☐ No
☒ Yes

Daughter

5/2004

☐ No
☒ Yes

☐ No
☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No
☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 6I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,328.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 225.00

Debtor 1 **Bruno A. Tarabocchia**
Debtor 2 **Sarah C. Tarabocchia**

Case number (if known) **15-31174**

6. Utilities:

6a. Electricity, heat, natural gas	6a. \$	<u>300.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>45.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>302.00</u>
6d. Other. Specify: <u>Trash Pickup</u>	6d. \$	<u>20.00</u>

7. Food and housekeeping supplies

7. \$ 921.28

8. Childcare and children's education costs

8. \$ 0.00

9. Clothing, laundry, and dry cleaning

9. \$ 244.00

10. Personal care products and services

10. \$ 200.00

11. Medical and dental expenses

11. \$ 100.00

12. Transportation. Include gas, maintenance, bus or train fare.
Do not include car payments.

12. \$ 541.25

13. Entertainment, clubs, recreation, newspapers, magazines, and books

13. \$ 100.00

14. Charitable contributions and religious donations

14. \$ 0.00

15. Insurance.

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance	15a. \$	<u>0.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>120.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.

Specify: Personal Property Tax \$360/year

16. \$ 30.00

17. Installment or lease payments:

17a. Car payments for Vehicle 1	17a. \$	<u>340.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: <u>Misc. expenses</u>	17c. \$	<u>100.00</u>
17d. Other. Specify: <u>Vehicle upkeep 2005 & 2008</u>	17d. \$	<u>150.00</u>

18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).

18. \$ 0.00

19. Other payments you make to support others who do not live with you.

\$ 0.00

Specify: _____

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>

21. Other: Specify: _____

21. +\$ 0.00

22. Your monthly expenses. Add lines 4 through 21.

The result is your monthly expenses.

22. \$ 5,066.53

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ 5,316.53

23b. Copy your monthly expenses from line 22 above.

23b. -\$ 5,066.53

23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.

23c. \$ 250.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☐ No.

☒ Yes.

Explain:

Debtors do not anticipate any changes to income or expenses except Sarah anticipates getting a teaching position in her at-home school co-op in March that will cover the cost of the Coop fees

North & Associates, P.C.
5913 Harbour Park Drive
Midlothian, VA 23112

Bob Blake Appraisal Co
2070 Moseley Rd
Moseley, VA 23120

CJW Medical Center
P. O. Box 99400
Louisville, KY 40269

Advance Orthopaedic Centers
7858 Shrader Rd
Henrico, VA 23294

Bon Secours
P.O. Box 28538
Richmond, VA 23228

CJW Medical Center
P.O. Box 13620
Richmond, VA 23225

AMCA
PO Box 1235
Elmsford, NY 10523

Capital 1 Bank
Po Box 85520
Richmond, VA 23285

CJW Medical Center
PO Box 99587
Louisville, KY 40269

American Express
P.o. Box 981537
El Paso, TX 79998

Capital 1 Bank
Attn: General Correspondence
Po Box 30285
Salt Lake City, UT 84130

Colorado Student Loan/College Assis
3015 S. Parker Rd, Ste 425
Aurora, CO 80014

American Express
Po Box 3001
16 General Warren Blvd
Malvern, PA 19355

Capital One Auto Finance
3901 Dallas Pkwy
Plano, TX 75093

Comenity Capital Bank
PO Box 182025
Columbus, OH 43218

Argent Federal Credit
11651 Alliance Circle
Chester, VA 23831

Capital One Auto Finance
3905 N Dallas Pkwy
Plano, TX 75093

Commonwealth of VA-Tax
P.O. Box 2156
Richmond, VA 23218-2156

Argent Federal Credit
5403 Jefferson Davis Hwy
Richmond, VA 23234

Dr. Robert P. Castellucci, MD
PO Box 247
Midlothian, VA 23113

Credit Adjument Board
306 East Grace St
Richmond, VA 23219

ARS National Services Inc
PO Box 469046
Escondido, CA 92046

Chesterfield County - PP Taxes
Richard A. Cordle, Treasurer
Post Office Box 26585
Richmond, VA 23285-0088

Credit Adjustment Board
306 East Grace Street
Richmond, VA 23219

BB&T
Collections Support Unit
Post Office Box 2322
Lumberton, NC 28359

Chesterfield Imaging Center
P.O. Box 13342
Richmond, VA 23225

Credit Adjustment Board
8002 Discovery Drive
Ste 311
Henrico, VA 23229

BCC Financial Managment
PO Box 590067
Fort Lauderdale, FL 33359

Chippenham Hospital, Inc.
7101 Jahnke Road
Richmond, VA 23225

Credit Collection Services
Two Wells Ave
Newton Center, MA 02459

Case 1:15-cr-00174-KRH
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Ste 190
Glen Allen, VA 23059

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Radiology Assoc of Richmond
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Richmond, VA 23235

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8875 Aero Dr Suite 200
San Diego, CA 92123

Radiology Assoc of Richmond
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Focus Recovery Solutions
Attn: Bankruptcy
9701 Metropolitan Court Ste B
Richmond, VA 23236

MiraMed Revenue Group
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Atlanta, GA 30384

Receivable Management
PO Box 8630
Richmond, VA 23226

Focused Recovery
9701 Metropolitan Court
Ste B
Richmond, VA 23236

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P.O. Box 35725
Richmond, VA 23235

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4 Westchester Plaza
Ste 110
Elmsford, NY 10523

Focused Reovery Solutions
9701 Metropolitan Court
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Richmond, VA 23236

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Manassas, VA 20109

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P. O. Box 3400
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2987 Momentum Pl
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Shapiro & Brown, LLP
236 Clearfield Ave
Ste 215
Virginia Beach, VA 23462

Horizon Financial Management
8585 S. Broadway Suite 880
Merrillville, IN 46410

Professional Recovery Con
PO Box 51187
Durham, NC 27717

Spinella, Owings & Shaia
8550 Mayland Drive
Richmond, VA 23294-4704

Internal Revenue Service
Centralized Insolvency Unit
P O Box 7346
Philadelphia, PA 19101-7346

Professnl Acct Mgmt In
633 W Wisconsin Av
Milwaukee, WI 53203

St Francis Emergency Assoc
PO Box 79214
Baltimore, MD 21279-0214

Texas Guaranteed Loan
PO Box 83100
Round Rock, TX 78683

Wells Fargo Bank Nv Na
Po Box 31557
Billings, MT 59107

Texas Guaranteed Student Loan
1609 Centre Creek Drive
Austin, TX 78761

Wells Fargo Bank Nv Na
Attn: Deposits Bankruptcy MAC# P6103-05K
Po Box 3908
Portland, OR 97208

Tx Guar Std
Tg/Attn. Bankruptcy Department
Po Box 659602
San Antonio, TX 78265

Wells Fargo Hm Mortgage
8480 Stagecoach Cir
Frederick, MD 21701

Van Ru Credit Corp
11745 W Bradley Rd
Milwaukee, WI 53224

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